

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-27812
Sandra J. May Judge: _____
Debtor(s)

Chapter 13 Plan and Motions

☒ Original ☐ Modified/Notice Required Date: 09/30/2019
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: EJC Initial Debtor: SJM Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 680 per month to the Chapter 13 Trustee, starting on October, 2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☒ Refinance of real property:

Description: 590 Livezey Street, Philadelphia, PA 19128*

Proposed date for completion: September, 2024

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

*590 Livezey Street, Philadelphia, PA 19128 has two mortgages from PNC Bank. Payments will resume to this creditor in October, 2019. With regards to McCormick, which has a third mortgage lien, payments will resume in October at \$467.87/month with a balloon payment in month 60. This is a \$98,000 loan at Till interest rate of 4% amortized over 30 years with a balloon payment of \$86,352 to be made in month 60 outside Chapter 13 directly to McCormick.

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,065 plus all other court approved fees and costs
DOMESTIC SUPPORT OBLIGATION		
Internal Revenue Service	2016 - 2018 income tax	\$20,000
NJ Division of Taxation	2016 - 2018 income tax	\$300

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Jersey Shore FCU	Residence	\$1,000	N/A	\$1,000	Resume 9/27/2019

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
PNC	Philadelphia property	\$400	N/A	\$400	Resume October, 2019
PNC	Philadelphia property	\$1,000	N/A	\$1,000	Resume October, 2019

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Utility Employees FCU	Kia	\$10,800	\$9,000	N/A	\$9,000	5.5% Till rate paid by Ch. 13 Trustee in first 36 mo of Plan	\$9,783

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☒ Not less than 0 percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Utility Employees FCU	Kia	\$10,800	\$9,000	\$9,783	Any remaining balance due

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Jenkins & Clayman
- 3) Utility Employees FCU (to be paid in first 36 mo of Plan by Trustee)
- 4) PNC and Jersey Shore FCU 5) IRS and State of New Jersey Division of Taxation

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 09/30/2019

/s/ Sandra J. May
Debtor

Date: 09/30/2019

/s/
Joint Debtor

Date: 09/30/2019

/s/ Eric J Clayman
Attorney for Debtor(s)

Certificate of Notice Page 11 of 12
 United States Bankruptcy Court
 District of New Jersey

In re:
 Sandra J. May
 Debtor

Case No. 19-27812-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Oct 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2019.

db +Sandra J. May, 9 Brandywine Court, Egg Harbor Township, NJ 08234-4882
 cr +McCormick 105, LLC, c/o Dembo, Brown & Burns LLP, 1300 Route 73, Suite 205,
 Mount Laurel, NJ 08054-2200
 cr +McCormick 106, LLC, c/o Dembo, Brown & Burns LLP, 1300 Route 73, Suite 205,
 Mount Laurel, NJ 08054-2200
 518465771 American Express, PO Box 1270, Newark, NJ 07101-1270
 518465770 American Express, PO Box 981537, El Paso, TX 79998-1537
 518465772 Bacharach Institute Rehab, 61 West Jimmie Leeds Road, PO Box 723, Pomona, NJ 08240-0723
 518465773 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
 518465776 Carowinds, 300 Carowinds Boulevard, Charlotte, NC 28273
 518465779 +Fedloan Servicing, PO BOX 60610, Harrisburg, PA 17106-0610
 518465780 Infections Limited East, P.C., 2106 New Road, Suite Fl, Linwood, NJ 08221-1053
 518465782 +Jersey Shore Federal Credit Union, Hamilton Mall, 4403 Black Horse Pike #2075,
 Mays Landing, NJ 08330-3178
 518465783 Labcorp Holdings, PO Box 2240, Burlington, NC 27216-2240
 518465784 +Laurel J. Lawson, MSW, 2307 West Cone Blvd., #208, Greensboro, NC 27408-4065
 518465785 +McCormick 105, LLC, JSDC Law Offices, Kimberly Bonner, Esq., 11 East Chocolate Avenue,
 Suite 300, Hershey, PA 17033-1320
 518465787 +McCormick 105, LLC, PO Box 1611, Cockeysville, MD 21030-7611
 518465786 +McCormick 105, LLC, c/o BSI Financial Services, 11350 McCormick Road, Suite 902,
 Hunt Valley, MD 21031-1002
 518465789 +McCormick 106, LLC, c/o Dembo, Brown & Burns, 1300 Route 73, Suite 205,
 Mount Laurel, NJ 08054-2200
 518465788 +McCormick 106, LLC, 11350 McCormick Road, Suite 902, Hunt Valley, MD 21031-1002
 518465790 PNC Bank, N.A., PO Box 5570, Cleveland, OH 44101-0570
 518477087 +PNC Bank, National Association, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
 518465791 +Precision Oral Surgery, LLC, Dental Specialty Ctr of Willingboro,
 215 Sunset Road, Suite 308, Willingboro, NJ 08046-1108
 518465792 +Samuel Krantz, Esquire, 450 Bay Avenue, Somers Point, NJ 08244-2656
 518465794 Shore Medical Center, PO Box 42972, Philadelphia, PA 19101-2972
 518465793 +Shore Medical Center, c/o Nationwide Recovery Service, 545 West Inman Street,
 Cleveland, TN 37311-1768
 518465795 State of New Jersey, Division of Taxation, Federal/NJ State Offset Program, PO Box 283,
 Trenton, NJ 08646-0283
 518465797 +Utilities Employees FCU, PO Box 14864, 11 Meridian Boulevard, Reading, PA 19610-3200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 03 2019 00:29:25 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 03 2019 00:29:20 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518465775 E-mail/Text: csdlclientservices@cboflanc.com Oct 03 2019 00:29:54
 Bayfront Emergency Physicians, c/o Credit Bureau of Lancaster County, PO Box 1271,
 Lancaster, PA 17608-1271
 518465774 E-mail/Text: bankruptcydepartment@tsico.com Oct 03 2019 00:30:00
 Bayfront Emergency Physicians, c/o Transworld Systems, Inc., PO Box 15520,
 Wilmington, DE 19850-5520
 518465777 +E-mail/Text: megan.harper@phila.gov Oct 03 2019 00:29:51 City of Philadelphia,
 Department of Revenue, 1401 John F. Kennedy Boulevard, Philadelphia, PA 19102-1697
 518465778 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 03 2019 00:29:01 Comenity Bank/Lane Bryant,
 PO Box 659728, San Antonio, TX 78265-9728
 518465781 E-mail/Text: cio.bncmail@irs.gov Oct 03 2019 00:28:38 IRS, Department of the Treasury,
 Cincinnati, OH 45999-0025
 518465796 E-mail/PDF: gecsedirecoverycorp.com Oct 03 2019 00:31:46 Synch/Amazon PLCC,
 PO Box 965015, Orlando, FL 32896-5015
 518468245 +E-mail/PDF: gecsedirecoverycorp.com Oct 03 2019 00:31:45 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 35

Date Rcvd: Oct 02, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2019 at the address(es) listed below:

Eric Clayman on behalf of Debtor Sandra J. May jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor PNC Bank, National Association
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kyle Francis Eingorn on behalf of Creditor McCormick 106, LLC keingorn@dbblegal.com
Kyle Francis Eingorn on behalf of Creditor McCormick 105, LLC keingorn@dbblegal.com
Michael E. Brown on behalf of Creditor McCormick 106, LLC mbrown@dbblegal.com
Michael E. Brown on behalf of Creditor McCormick 105, LLC mbrown@dbblegal.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8